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July 5, 2006

FILED ELECTRONICALLY AND VIA HAND-DELIVERY

The Honorable Charles L.A. Terreni
Chief Clerk
South Carolina Public Service Commission
PO Drawer 11649
Columbia SC 29211

RE: Application of H & F Transfer, Incorporated, d/b/a Palmetto Specialty
Transfer to Amend its Class E Certificate of Public Convenience and
Necessity, **Docket No. 2004-329-T**

Dear Mr. Terreni:

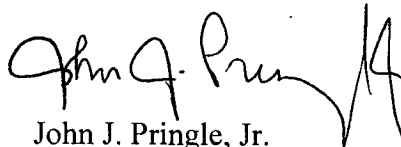
Enclosed is the original and one (1) copy of the Transcript of the Oral Deposition
of Kathryn Anderson filed on behalf of H&F Transfer, Incorporated, d/b/a Palmetto Specialty
Transfer in the above-referenced docket.

Please acknowledge your receipt of this document by file-stamping the copy of
this letter enclosed, and returning it in the enclosed envelope.

If you have any questions or need additional information, please do not hesitate to
contact me.

With kind regards, I am

Yours truly,



John J. Pringle, Jr.

JJP

cc: Jeffrey M. Nelson, Esquire
Mr. Tyler Fairey

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ORAL DEPOSITION OF
KATHRYN ANDERSON

JULY 3, 2006

IN RE:
APPLICATION OF H&F TRANSFER, INCORPORATED D/B/A PALMETTO
SPECIALTY TRANSFER FOR A CLASS E (HHG) CERTIFICATION OF PUBLIC
CONVENIENCE AND NECESSITY FOR OPERATION OF A MOTOR VEHICLE
CARRIER

DOCKET NO. 2004-329-T

REPORTER: JEFFREY M. THOMAS

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Before
The Public Service Commission
Of South Carolina
Docket No. 2004-329-T

In Re:)
Application of H & F)
Transfer, Incorporated)
d/b/a Palmetto Specialty)
Transfer For a Class E)
(HHG) Certificate of) Deposition of
Public Convenience and) KATHRYN ANDERSON
Necessity for Operation)
of a Motor Vehicle)
Carrier.)
) July 3, 2006
)

Deposition on oral examination of Kathryn
Anderson, reported by Jeffrey M. Thomas, Registered
Professional Reporter and Notary Public in and for
the State of South Carolina; said deposition taken
pursuant to agreement and in accordance with the
South Carolina Rules of Civil Procedure, at the
Offices of Ellis, Lawhorne & Sims, P.A., 1501 Main
Street, Suite 500, Columbia, South Carolina, on July
3, 2006, at the hour of 4:00 p.m.

GARBER REPORTING SERVICE, INC.
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COLUMBIA, SOUTH CAROLINA 29211
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Appearances

Representing the Applicant:

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Representing Office of Regulatory Staff:

JEFFREY M. NELSON, ESQUIRE
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Columbia, South Carolina 29211

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12 * * * * *

13 EXHIBIT INDEX

14 Exhibits: Marked at Page

15
16 (None were proffered.)17
18 * * * * *19
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Kathryn Anderson

1 This deposition is taken in
2 accordance with the South Carolina Rules of Civil
3 Procedure.

4 It is agreed and stipulated by the
5 Deponent and respective counsel that the reading and
6 signing of the deposition by the Deponent is
7 expressly waived.

8 WHEREUPON:

9 KATHRYN ANDERSON, being duly sworn
10 and cautioned to speak the truth, the whole truth
11 and nothing but the truth, testifies as follows:

12 EXAMINATION

13 BY MR. PRINGLE:

14 Q. Please state your full name and business
15 address for the record if you would.

16 A. My name is Kathryn Jackson Anderson. And
17 I own a business called Kathryn J. Anderson Design
18 Interiors.

19 Q. Okay. I'll also go ahead and mention that
20 this is a deposition that is being taken in Docket
21 Number 2004-329-T, the Application of H&F Transfer
22 Incorporated d/b/a Palmetto Specialty Transfer to
23 amend its Class E Certificate of Public Convenience
24 and Necessity. Okay.

25 I'm going to ask you some questions in

Kathryn Anderson

1 this part of this deposition. Have you ever had
2 your deposition taken before?

3 A. Yes.

4 Q. Okay. So you understand the ground rules?

5 A. I think so, yes.

6 Q. Okay. Tell me a little bit about what --
7 about your business and what you do.

8 A. My business is foremost an interior design
9 business, but I do a lot of space planning and
10 interior design decoration type things, but in the
11 past couple of years I have done a lot of moving
12 older people to retirement villages, specifically
13 but not exclusively, Still Hopes, the Episcopal Home
14 at Still Hopes across the river.

15 And I have moved probably 30 families to
16 Still Hopes, either a single family or a husband and
17 wife. And Palmetto Specialty Transfer, I don't know
18 the other name for it, they use -- I have used
19 them -- tried to now use them exclusively because
20 they are so good. They do such a great job for me.

21 Q. Okay. Tell me a little bit about how and
22 why they are different.

23 A. They are different in that they are
24 extremely polite to my older clients. They are very
25 knowledgeable about antique furniture and how to

Kathryn Anderson

1 move antique furniture. You can't just slide it
2 along the floor and things like that.

3 They have great patience with this older
4 crowd who, you know, they are not wanting to run
5 real fast or do real fast. And I think Tyler and
6 Cole and their group of people have been -- they are
7 just very courtesy and lovely.

8 A lot of my older people when I'm dividing
9 up their houses to move to another -- sizing down
10 their stuff, I've had to ask Tyler and Cole if they
11 could move other furniture to Charleston to children
12 or to Greenville or to Atlanta or whenever. And if
13 they can't do it, then I have to hire someone else
14 to move the furniture for me.

15 Q. Okay. I mean, what is -- I guess you
16 mentioned they are good. Have you had -- without
17 maligning any other companies, what has your
18 experience been like with other moving companies?

19 A. I've had other companies who did not
20 really know the difference between a chest of
21 drawers from Wal-Mart, K-Mart, Target and one that
22 has been in someone's family for 200 years whereas
23 Tyler and Cole and Palmetto Specialty have been
24 really thoughtful. If I say, "You've got to be
25 careful with that -- "

Kathryn Anderson

1 I mean, I hardly even have to say anything
2 to them about being careful with something. They
3 have a younger fellow who is new on the moving crew.
4 I just have to say it one time, and those guys make
5 sure that whatever it is -- they've move grandfather
6 clocks. They've moved pianos. They've moved a lot
7 of very, very valuable furniture for me.

8 And I've had other companies, you know,
9 grunt, drop things, bang things around, turn boxes
10 that say "fragile" upside down and stuff like that.

11 Q. Okay. And are you aware that right now
12 their company, Palmetto Specialty Transfer, has
13 authority -- has intrastate authority in three
14 counties?

15 A. Right. And those are not -- I mean,
16 Lexington is great for me, but as far as -- you
17 know, I need them to be able to go to Charleston. I
18 need them to be able to go to Greenville and all
19 over the state, Aiken, everywhere.

20 Q. Have you had situations where you've
21 needed -- needed a move to take place from
22 Greenville to Columbia?

23 A. Yes. Well, I moved one man from
24 Washington to Columbia. And I would much rather
25 have had Palmetto do it, but I didn't. I had to get

Kathryn Anderson

1 another company.

2 Q. Okay. What about those -- what about
3 in-state moves?

4 A. In-state moves? I have had several people
5 move from Greenville, from Anderson, Rock Hill.
6 I've had one move from Rock Hill, but I have to use
7 someone else, and I'd rather use --

8 Q. Would you use Palmetto Specialty Transfer?

9 A. Oh, yeah. I would use them exclusively.

10 Q. Okay. Do you have any sort of general
11 knowledge about how much and to what extent people
12 are moving in and around South Carolina these days?

13 A. Well, as the population gets older they
14 have moving into retirement communities. And a bulk
15 of my business has been this over-80s crowd that is
16 downsizing and moving. They move to where their
17 children are. They move to where someone will help
18 take care of them.

19 Q. Sure. Sure. In addition to Still Hopes,
20 have you been involved in any other --

21 A. I've done one move to Greenwood and Wesley
22 Commons is another retirement home.

23 Q. Okay. Do you have any knowledge or
24 awareness of other retirement communities around the
25 state that are -- have started or become popular?

Kathryn Anderson

1 A. There are a lot. There is a good one in
2 -- shoot. I can't think of the name of it. Bishop
3 Gaston. I can't think of where it is right this
4 minute. I mean, there are just lots of them. There
5 is one in Charleston. I plan to do some marketing
6 in those places too so I can keep this end of my
7 business going. And I would definitely use Tyler
8 and Cole to do that.

9 Q. Okay. Would you -- do you think that they
10 will be a good fit for those retirement
11 communities --

12 A. Oh, absolutely.

13 Q. -- for moving services?

14 A. Absolutely. In fact, I wouldn't think as
15 much about developing my business if I didn't think
16 that they could come with me and help me.

17 Q. Sure. Sure. So is it fair to say that as
18 you grow and market and development you will also
19 continue to use them?

20 A. Oh, yeah. Absolutely.

21 Q. Okay. Do you think -- is it your
22 testimony that Palmetto Specialty serves an
23 important moving niche?

24 A. Absolutely, yeah. Very much so.

25 Q. Do you think the market can handle another

Kathryn Anderson

1 carrier like H&F, like Palmetto Specialty Transfer?

2 A. I don't think there is another carrier
3 like them.

4 Q. Okay. Explain a little bit more about
5 that.

6 A. Well, I think they are just so
7 gentlemanly. Every single mover I've ever worked
8 with, and I've worked with a lot in Columbia, they
9 have been nice, but they are not -- they don't have
10 the gentlemen that have a real knowledge of what
11 they are doing. And I just -- when you finish a
12 move with them you don't think, "Oh, God." You
13 just -- you are happy to see them again if you saw
14 them again every day for awhile.

15 Q. You mentioned several of the sort of
16 fragile and antiques. Can you sort of list off the
17 kind of goods that you think they are good with?

18 A. They are good with any kind of residential
19 furniture. I've also recommended them to work with
20 businesses. Some businesses are too big for them to
21 actually move like a huge law firm and all, but
22 they've moved some other furniture for me to
23 different businesses when I do a commercial job.

24 And they will move anything. They move
25 within people's houses, you know, if you just want

Kathryn Anderson

1 to change some rooms around. They will do that.
2 Like I say, being able to move furniture --
3 furniture that people want to disburse to different
4 children and grandchildren, that has just been
5 wonderful because I just can't ask anybody to move a
6 \$4,000 chest of drawers.

7 Q. Sure. Sure. Have you observed their
8 moving from time to time or have you had --

9 A. Oh, I'm there all the time.

10 Q. Oh, okay.

11 A. I'm there on every move that they have
12 done for me.

13 Q. Okay. So you've had a chance to actually
14 watch them pack, transport?

15 A. Oh, absolutely.

16 Q. Okay. What is your -- I mean, you've
17 already alluded to it and discussed it, but what is
18 your impression of the kind of care that they give
19 to moving individual pieces?

20 A. Hardly anything has been broken. In the
21 past -- I guess I've been working with them for six
22 or eight months. I've had very few things broken.
23 Very few.

24 Q. Have you observed them move some expensive
25 items?

Kathryn Anderson

1 A. Oh, my gosh. Yes.

2 Q. How many?

3 A. Thousands. Thousands of expensive items.

4 Q. Okay. Okay.

5 A. Furniture and little things. They are
6 just careful. Good people.

7 MR. PRINGLE: Okay. Excellent. That
8 is really all the questions I have. Please answer
9 any questions that Mr. Nelson may have for you.

10 EXAMINATION

11 BY MR. NELSON:

12 Q. Fortunately Mr. Pringle pretty much went
13 through this whole long list of questions. But if I
14 can just say I think the information you've given us
15 is excellent as far as shipper weight. A lot of
16 times we don't get a lot of specifics.

17 A. I could go on and on. I'm very talkative.

18 Q. I'm very appreciative of it. It makes it
19 a lot easier from my perspective. Now, let me get
20 just a little bit into the business that you do
21 yourself. Now, when you hire these guys you are
22 hired by the retired couple or --

23 A. I'm hired by individuals, yes.

24 Q. And they hire you to assist them in the
25 overall move and in appraising their --

Kathryn Anderson

1 A. I don't appraise their things, no. But,
2 you know, I know. I've been in the business for 25
3 years.

4 Q. But you just kind of handle everything for
5 the move, is that it, and then you contract with --

6 A. I handle everything. I hire the movers
7 for them. And I do everything for them because they
8 can't. You are 85 years old. You can't move.

9 Q. Yeah.

10 A. You've been in a house that you've owned
11 for 50 years. You've got your children's first
12 grade projects. You know, they just don't even know
13 where to begin.

14 Q. Now, as far as the timeliness, I guess, of
15 getting these guys, is it normally easier to get --
16 and I'll refer to them as H&F because I guess
17 Palmetto Specialty is what you know them by
18 probably?

19 A. Right.

20 Q. But is it easier to get this company to do
21 a move for you? Are they usually available?

22 A. They will do almost anything to make
23 themselves available to me.

24 Q. Now, you talked about some other companies
25 as well?

Kathryn Anderson

1 A. Uh-huh.

2 Q. You had issues with, I guess. Have you
3 ever had to use some of these other companies as
4 well?

5 A. Oh, yes. I've had to, yes.

6 Q. And can you normally find a mover?

7 A. I can normally find a mover.

8 Q. So mostly what we are talking about is
9 just the specialty and quality of their service?

10 A. This is a whole different ball game. It
11 really is. And I don't mean to slight anybody else
12 because I have used a lot of them, but it's just a
13 whole -- they understand what they are moving.

14 Q. What about the rates that they charge?
15 Are they pretty much industry average?

16 A. I would -- well, for one of the big ones
17 in town I have found Palmetto Specialty to be less
18 expensive than one of the big old ones.

19 Q. Now, you talked a little bit about moving
20 around the state, too. Is your clientele primarily
21 based in the Columbia area?

22 A. So far most of my -- I mean, I've done
23 work at the Isle of Palms and I've done work -- I
24 mean, I've done work all over the place. Charlotte
25 and all around, but most of my -- this past year

Kathryn Anderson

1 particularly we are moving all of these people to
2 Still Hopes from different parts of the country.

3 Q. Where is Still Hopes located? I've heard
4 of it.

5 A. It's in West Columbia. It's right over --
6 it's off of Knox Abbott. It's the Episcopal Home at
7 Still Hopes. They have just built two large
8 apartment buildings. And it's a -- you know, you --
9 you have to be totally on your own to live there,
10 but you have meals and stuff like that.

11 Q. Have you ever heard any complaints? Have
12 any of your clients ever complained to you about
13 H&F?

14 A. No.

15 Q. Okay. And I guess from what you've said
16 you would recommend them?

17 A. I recommend them all the time.

18 MR. NELSON: Okay. I don't think I
19 have any other questions I can think of.

20 MR. PRINGLE: All right. I'm good.

21 Further Deponent sayeth not.

22 (Whereupon, the taking of the
23 deposition was concluded at 4:06 p.m.)

24

25

Kathryn Anderson

Certificate of Reporter

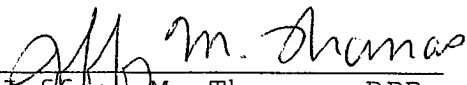
I, Jeffrey M. Thomas, RPR and Notary Public in and for the State of South Carolina, do hereby certify that I reported the deposition of Kathryn Anderson on the 3rd day of July, 2006: that the witness was first duly sworn by me, and that the foregoing 15 pages constitute a true and correct transcription of the said deposition.

I further certify that I am neither attorney nor counsel for, nor related to or employed by, any of the parties connected with this action, nor am I financially interested in said cause.

I further certify that the original of said transcript shall be hereafter sealed and delivered to John J. Pringle, Jr., Esquire, Ellis, Lawhorne & Sims, P.A., 1501 Main Street, Suite 500, P.O. Box 2285, Columbia, South Carolina, 29201. This sealed original transcript shall be retained by the above party, who shall be responsible for filing same with Court prior to trial or any hearing which might result in a final order on any issue.

In witness whereof I set my hand and seal this 5th day of July, 2006.

My Commission
expires 12/27/07


Jeffrey M. Thomas, RPR
and Notary Public for the
State of South Carolina

<p>A</p> <p>Abbott 15:6 able 7:17,18 11:2 about 5:6,7,21,25 7:2 8:2,2,11 9:15 10:4 13:24 14:8 14:14,19 15:12 above 16:14 absolutely 9:12,14 9:20,24 11:15 accordance 1:16 4:2 across 5:14 action 16:9 actually 10:21 11:13 addition 8:19 address 4:15 again 10:13,14 agreed 4:4 agreement 1:16 ahead 4:19 Aiken 7:19 alluded 11:17 almost 13:22 along 6:2 already 11:17 amend 4:23 Anderson 1:7,13 3:2 4:9,16,17 8:5 16:4 another 6:9 8:1,22 9:25 10:2 answer 12:8 antique 5:25 6:1 antiques 10:16 anybody 11:5 14:11 anything 7:1 10:24 11:20 13:22 apartment 15:8 Appearances 2:1 Applicant 2:2 Application 1:4 4:21 appraise 13:1 appraising 12:25 appreciative 12:18 area 14:21 around 7:9 8:12,24 11:1 14:20,25 assist 12:24 Atlanta 6:12 attorney 16:8 authority 7:13,13 available 13:21,23</p>	<p>average 14:15 aware 7:11 awareness 8:24 awhile 10:14</p> <p>B</p> <p>ball 14:10 bang 7:9 based 14:21 become 8:25 before 1:1 5:2 begin 13:13 being 4:9,20 7:2 11:2 between 6:20 big 10:20 14:16,18 Bishop 9:2 bit 5:6,21 10:4 12:20 14:19 Box 1:23 2:4,9 16:13 boxes 7:9 broken 11:20,22 buildings 15:8 built 15:7 bulk 8:14 business 4:14,17 5:7,8,9 8:15 9:7 9:15 12:20 13:2 businesses 10:20,20 10:23</p> <p>C</p> <p>called 4:17 care 8:18 11:18 careful 6:25 7:2 12:6 Carolina 1:2,15,17 1:19,23 2:5,10 4:2 8:12 16:3,13,21 carrier 1:8 10:1,2 cause 16:9 cautioned 4:10 Certificate 1:6 3:8 4:23 16:1 certify 16:4,8,11 chance 11:13 change 11:1 charge 14:14 Charleston 6:11 7:17 9:5 Charlotte 14:24 chest 6:20 11:6 children 6:11 8:17 11:4</p>	<p>children's 13:11 Civil 1:17 4:2 Class 1:6 4:23 clientele 14:20 clients 5:24 15:12 clocks 7:6 Cole 6:6,10,23 9:8 Columbia 1:19,23 2:5,10 7:22,24 10:8 14:21 15:5 16:13 come 9:16 commercial 10:23 Commission 1:1 16:21 Commons 8:22 communities 8:14 8:24 9:11 companies 6:17,18 6:19 7:8 13:24 14:3 company 7:12 8:1 13:20 complained 15:12 complaints 15:11 concluded 15:23 connected 16:9 constitute 16:5 CONTENTS 3:1 continue 9:19 contract 13:5 Convenience 1:7 4:23 correct 16:5 counsel 4:5 16:8 counties 7:14 country 15:2 couple 5:11 12:22 Court 16:14 courtesy 6:7 crew 7:3 crowd 6:4 8:15</p> <p>D</p> <p>day 10:14 16:4,17 days 8:12 decoration 5:10 definitely 9:7 delivered 16:12 Deponent 4:5,6 15:21 deposition 1:6,12 1:15 3:2 4:1,6,20 5:1,2 15:23 16:4,6 design 4:17 5:8,10</p>	<p>developing 9:15 development 9:18 difference 6:20 different 5:22,23 10:23 11:3 14:10 15:2 disburse 11:3 discussed 11:17 dividing 6:8 Docket 1:2 4:20 doing 10:11 done 5:11 8:21 11:12 14:22,23,24 down 6:9 7:10 downsizing 8:16 drawers 6:21 11:6 drop 7:9 duly 4:9 16:5 d/b/a 1:5 4:22</p> <p>E</p> <p>E 1:6 4:23 easier 12:19 13:15 13:20 eight 11:22 either 5:16 Ellis 1:18 2:3 16:12 employed 16:8 end 9:6 Episcopal 5:13 15:6 Esquire 2:3,8 16:12 even 7:1 13:12 ever 5:1 10:7 14:3 15:11,12 every 10:7,14 11:11 everything 13:4,6,7 everywhere 7:19 examination 1:12 3:6,7 4:12 12:10 excellent 12:7,15 exclusively 5:13,19 8:9 Exhibit 3:4,13 Exhibits 3:14 expensive 11:24 12:3 14:18 experience 6:18 expires 16:21 Explain 10:4 expressly 4:7 extent 8:11 extremely 5:24</p> <p>F</p> <p>F 1:4</p>	<p>fact 9:14 fair 9:17 families 5:15 family 5:16 6:22 far 7:16 12:15 13:14 14:22 fast 6:5,5 fellow 7:3 few 11:22,23 filing 16:14 final 16:15 financially 16:9 find 14:6,7 finish 10:11 firm 10:21 first 13:11 16:5 fit 9:10 floor 6:2 follows 4:11 foregoing 16:5 foremost 5:8 Fortunately 12:12 found 14:17 fragile 7:10 10:16 from 6:21 7:21,23 8:5,5,6 11:8 12:19 15:2,15 full 4:14 furniture 5:25 6:1 6:11,14 7:7 10:19 10:22 11:2,3 12:5 further 15:21 16:8 16:11</p> <p>G</p> <p>game 14:10 GARBER 1:22 Gaston 9:3 general 8:10 gentlemanly 10:7 gentlemen 10:10 gets 8:13 getting 13:15 give 11:18 given 12:14 go 4:19 7:17,18 12:17 God 10:12 going 4:25 9:7 good 5:20 6:16 9:1 9:10 10:17,18 12:6 15:20 goods 10:17 gosh 12:1 grade 13:12</p>
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